

August 2, 2010

The Honorable Kay Bailey Hutchison United States Senate Washington, DC 20510

Dear Senator Hutchison:

On behalf of the Employers Council on Flexible Compensation (ECFC), I am writing to thank you for introducing S. 3673, the Patients' Freedom to Choose Act. ECFC's more than 100 members include employers who sponsor employee benefit plans as well as insurance, accounting, consulting, and actuarial companies that design or administer employee benefit plans.

Account-based plans, such as Flexible Spending Accounts (FSAs) and Health Savings Accounts (HSAs), are important benefit tools that help employees and their dependents meet their health care needs. FSAs are particularly beneficial for patients with a chronic illness for whom even nominal cost sharing can quickly add up and prevent them from receiving the medicines and services they need to stay healthy. Since their inception in 2003, HSAs have offered employers an affordable coverage choice, which is particularly helpful for small businesses. The strong HSA enrollment growth – more than 10 million Americans enrolled since 2003 – clearly demonstrates the value employers and employees place on this option.

Your legislation will help ensure that FSAs and HSAs remain a strong and meaningful health care coverage choice available to employers and employees.

Again, ECFC appreciates your leadership on this issue.

Sincerely,

David Carver, ECFC Executive Director

David M. Cawer

Dennis Triplett, ECFC Board Chairman